

FLORIDA ASSET QUALITY - DECEMBER 31, 2017

* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$			30-90 \$	90 + \$		
State Summary																
Northwest - Total/Average		3,700,688	41,144	3,769	4,166	8,323	1.11	3.48	25,853	1,061	102,790	120,221	16,415	257	99,513	124,291
North Central - Total/Average		1,815,623	23,390	6,404	2,397	8,924	1.29	0.72	15,112	34,146	16,192	9,248	11,735	28,498	19,515	7,728
Northeast - Total/Average		2,046,232	21,483	1,844	1,524	3,092	1.05	0.86	8,176	67	15,126	8,649	4,936	84	16,020	8,140
East Central - Total/Average		4,637,340	64,465	1,204	3,032	3,755	1.39	0.57	16,193	-	34,222	10,380	24,610	223	36,387	11,401
Tampa Bay - Total/Average		32,351,338	337,447	39,140	11,912	40,676	1.04	0.35	47,602	16,823	112,423	36,318	55,473	20,915	114,652	38,426
South Central - Total/Average		981,385	16,638	213	808	2,775	1.70	1.29	6,597	374	18,572	1,859	15,210	54	21,644	2,487
Southwest - Total/Average		3,411,385	38,549	2,850	1,306	2,293	1.13	0.16	2,294	988	2,951	4,551	5,700	759	2,765	4,612
Southeast - Total/Average		67,973,605	560,777	109,197	32,354	132,722	0.82	0.46	222,311	40,403	376,277	60,084	207,676	42,823	421,529	63,098
State Total		116,917,596	1,103,893	164,621	57,499	202,560	0.94	0.57	344,138	93,862	678,553	251,310	341,755	93,613	732,025	260,183
Northwest																
Fort Walton Beach-Crestview-Destin, FL (Metro)																
Beach Community Bank	Fort Walton Beach	318,976	2,443	-	314	1,468	0.77	31.64	3,337	470	65,303	91,631	3,938	13	65,756	93,441
First Florida Bank	Destin	203,880	3,030	400	418	823	1.49	0.11	433	481	419	-	501	-	645	-
First City Bank of Florida	Fort Walton Beach	117,743	2,731	-	218	460	2.32	18.65	7,750	-	12,793	22,332	1,391	-	11,791	21,658
FNBT Bank	Fort Walton Beach	115,565	4,336	7	224	69	3.75	0.34	176	14	872	536	411	6	67	655
Peoples National Bank	Niceville	54,770	694	-	48	21	1.27	1.36	410	8	819	556	344	-	909	604
Total/Average		810,934	13,234	407	1,222	2,841	1.63	12.31	12,106	973	80,206	115,055	6,585	19	79,168	116,358
Panama City-Lynn Haven, FL (Metro)																
First National Bank Northwest Florida	Panama City	65,408	1,351	(200)	182	-	2.07	0.00	860	-	-	-	-	-	-	590
Summit Bank, National Association	Panama City	272,136	3,836	681	1	-	1.41	1.04	4,051	-	3,507	807	-	-	1,866	863
Total/Average		337,544	5,187	481	183	-	1.54	0.79	4,911	-	3,507	807	-	-	1,866	1,453
Pensacola-Ferry Pass-Brent, FL (Metro)																
Bank of the South	Pensacola	18,856	202	19	-	7	1.07	0.00	-	-	-	-	-	-	-	-
Bank of Pensacola	Pensacola	31,070	322	-	2	11	1.04	0.00	-	-	-	-	1	-	-	-
Warrington Bank	Pensacola	24,676	302	-	-	1	1.22	0.00	1	-	-	-	-	-	-	-
Total/Average		74,602	826	19	2	19	1.11	0.00	1	-	-	-	1	-	-	-

FLORIDA ASSET QUALITY - DECEMBER 31, 2017

* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$			30-90 \$	90 + \$		
Tallahassee, FL (Metro)																
Capital City Bank	Tallahassee	1,653,863	13,307	2,215	2,497	4,836	0.80	0.39	4,744	5	7,159	3,941	5,855	7	6,557	5,986
Farmers & Merchants Bank	Monticello	329,986	3,502	-	59	184	1.06	1.93	354	-	8,825	254	778	-	9,103	330
Prime Meridian Bank	Tallahassee	253,395	3,136	256	39	35	1.24	0.04	878	-	134	-	626	-	60	-
Sunshine Community Bank	Tallahassee	169,155	1,111	175	160	148	0.66	1.38	2,244	-	2,636	137	2,058	26	2,486	137
Total/Average		2,406,399	21,056	2,646	2,755	5,203	0.88	0.59	8,220	5	18,754	4,332	9,317	33	18,206	6,453
Other																
One South Bank	Chipley	36,854	441	117	-	157	1.20	0.59	388	22	270	-	266	182	220	-
Peoples Bank of Graceville	Graceville	34,355	400	99	4	103	1.16	0.09	227	61	53	27	246	23	53	27
Total/Average		71,209	841	216	4	260	1.18	0.27	615	83	323	27	512	205	273	27
Northwest - Total/Average		3,700,688	41,144	3,769	4,166	8,323	1.11	3.48	25,853	1,061	102,790	120,221	16,415	257	99,513	124,291
North Central																
Ocala, FL (Metro)																
Community Bank and Trust of Florida	Ocala	287,001	4,227	-	179	48	1.47	0.02	235	-	122	-	151	-	204	-
Total/Average		287,001	4,227	-	179	48	1.47	0.02	235	-	122	-	151	-	204	-
Other																
Citizens State Bank	Perry	210,375	2,334	1,747	716	2,451	1.11	0.46	1,815	-	908	366	1,395	-	841	389
Columbia Bank	Lake City	148,370	1,960	1,765	672	3,171	1.32	2.03	492	224	3,451	940	402	72	3,062	340
Community State Bank	Starke	51,831	573	160	38	176	1.11	0.71	678	87	727	11	932	220	706	11
Drummond Community Bank	Chiefland	283,742	7,048	751	130	487	2.48	0.59	249	92	2,152	1,073	736	421	2,023	1,582
First Federal Bank of Florida	Lake City	659,946	5,435	1,445	392	1,199	0.82	0.25	10,190	33,475	3,212	216	7,291	27,478	4,209	158
Lafayette State Bank	Mayo	53,997	526	337	161	788	0.97	12.45	1,016	242	4,377	5,846	407	-	7,361	4,431
Madison County Community Bank	Madison	54,193	486	249	69	462	0.90	0.95	140	-	668	520	63	307	495	541
Peoples State Bank	Lake City	66,168	801	(50)	40	142	1.21	1.03	297	26	575	276	358	-	614	276
Total/Average		1,528,622	19,163	6,404	2,218	8,876	1.25	0.90	14,877	34,146	16,070	9,248	11,584	28,498	19,311	7,728
North Central - Total/Average		1,815,623	23,390	6,404	2,397	8,924	1.29	0.72	15,112	34,146	16,192	9,248	11,735	28,498	19,515	7,728

FLORIDA ASSET QUALITY - DECEMBER 31, 2017

* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$			30-90 \$	90 + \$		
Northeast																
Jacksonville, FL (Metro)																
Atlantic Coast Bank	Jacksonville	847,792	8,600	693	540	795	1.01	0.97	4,908	-	7,787	1,740	2,279	-	9,533	189
CBC National Bank	Fernandina Beach	410,735	5,491	618	293	1,411	1.34	1.23	1,082	-	3,504	3,942	633	-	3,904	4,771
FirstAtlantic Bank	Jacksonville	310,636	2,614	138	331	134	0.84	0.19	272	-	452	365	1,191	-	451	519
Florida Capital Bank, N.A.	Jacksonville	278,549	2,206	-	360	752	0.79	1.43	1,914	67	3,383	2,602	833	84	2,132	2,661
Intracoastal Bank	Palm Coast	198,520	2,572	395	-	-	1.30	0.00	-	-	-	-	-	-	-	-
Northeast - Total/Average		2,046,232	21,483	1,844	1,524	3,092	1.05	0.86	8,176	67	15,126	8,649	4,936	84	16,020	8,140
East Central																
Deltona-Daytona Beach-Ormond Beach, FL (Metro)																
Friends Bank	New Smyrna Beach	69,945	1,570	(248)	434	-	2.24	0.83	75	-	260	540	175	-	100	640
Mainstreet Community Bank of Florida	Deland	270,141	3,851	800	121	275	1.43	0.47	1,091	-	755	923	1,122	74	813	948
Pinnacle Bank	Orange City	54,948	2,882	-	101	41	5.24	2.91	82	-	1,086	1,444	230	-	1,105	1,624
Surety Bank	Deland	62,657	880	(300)	23	-	1.40	0.16	48	-	182	-	507	-	190	-
Total/Average		457,691	9,183	252	679	316	2.01	0.79	1,296	-	2,283	2,907	2,034	74	2,208	3,212
Orlando-Kissimmee, FL (Metro)																
Citizens Bank of Florida	Oviedo	194,688	2,650	(110)	146	144	1.36	0.97	170	-	441	2,332	263	-	44	2,325
Citizens First Bank	The Villages	589,986	6,826	-	251	166	1.16	0.08	166	-	1,614	-	480	-	1,434	-
Commerce National Bank & Trust	Winter Park	88,660	1,631	-	86	11	1.84	0.80	-	-	520	314	-	149	519	720
First Colony Bank of Florida	Maitland	143,776	2,019	-	-	-	1.40	0.61	996	-	1,246	-	996	-	1,247	-
First Green Bank	Orlando	577,958	5,915	1,090	8	309	1.02	0.08	100	-	331	252	-	-	643	-
First National Bank of Mount Dora	Mount Dora	97,857	2,845	-	10	457	2.91	2.69	1,204	-	4,709	1,366	1,032	-	4,809	1,312
Axiom Bank, National Association	Maitland	462,443	7,056	(1,095)	266	1,025	1.53	1.57	5,976	-	8,544	243	11,895	-	6,171	643
Seaside National Bank & Trust	Orlando	1,285,030	12,759	666	260	310	0.99	0.39	1,348	-	5,450	1,240	2,047	-	7,827	1,240
United Southern Bank	Umatilla	289,083	6,530	-	173	26	-	-	4,340	-	6,834	748	5,034	-	7,382	942
Winter Park National Bank	Winter Park	47,797	603	603	-	-	1.26	0.00	-	-	-	-	-	-	-	-
Total/Average		3,777,278	48,834	1,154	1,200	2,448	1.29	0.56	14,300	-	29,689	6,495	21,747	149	30,076	7,182
Palm Bay-Melbourne-Titusville, FL (Metro)																
Community Bank of the South	Merritt Island	47,925	832	(200)	374	370	1.74	0.69	-	-	652	316	-	-	681	316
Fidelity Bank of Florida, National Association	Merritt Island	118,355	2,680	-	230	609	2.26	1.14	597	-	1,291	662	829	-	1,392	691
Florida Business Bank	Melbourne	95,818	1,401	(40)	249	-	1.46	0.00	-	-	-	-	-	-	371	-
Sunrise Bank	Cocoa Beach	140,273	1,535	38	300	12	1.09	0.16	-	-	307	-	-	-	1,659	-
Total/Average		402,371	6,448	(202)	1,153	991	1.60	0.52	597	-	2,250	978	829	-	4,103	1,007
East Central - Total/Average		4,637,340	64,465	1,204	3,032	3,755	1.39	0.57	16,193	-	34,222	10,380	24,610	223	36,387	11,401

FLORIDA ASSET QUALITY - DECEMBER 31, 2017

* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90	90 +	Accrual	\$	30-90	90 +	Accrual	\$
Tampa Bay																
Bradenton-Sarasota-Venice, FL (Metro)																
Premier Community Bank of Florida	Bradenton	152,373	1,509	332	-	36	0.99	0.80	137	-	1,602	-	1,451	-	823	-
Sabal Palm Bank	Sarasota	136,140	1,670	118	27	-	1.23	0.00	-	-	-	-	-	-	-	-
Total/Average		288,513	3,179	450	27	36	1.10	0.43	137	-	1,602	-	1,451	-	823	-
Homosassa Springs, FL (Micro)																
Brannen Bank	Inverness	277,009	2,855	222	37	49	1.03	0.72	1,552	-	3,182	507	1,622	-	3,112	276
Total/Average		277,009	2,855	222	37	49	1.03	0.72	1,552	-	3,182	507	1,622	-	3,112	276
Lakeland-Winter Haven, FL (Metro)																
Bank of Central Florida	Lakeland	324,786	3,038	205	91	-	0.94	0.08	-	-	319	81	-	-	324	81
CenterState Bank, National Association	Winter Haven	4,773,141	32,819	4,959	2,825	1,999	0.69	0.30	18,669	7,536	17,207	3,987	29,851	11,581	19,235	5,904
Citizens Bank and Trust	Lake Wales	374,858	3,635	60	31	189	0.97	1.12	320	-	3,938	2,460	486	-	3,928	2,485
Total/Average		5,472,785	39,492	5,224	2,947	2,188	0.72	0.34	18,989	7,536	21,464	6,528	30,337	11,581	23,487	8,470
Tampa-St.Petersburg-Clearwater, FL (Metro)																
American Momentum Bank	College Station	835,938	10,185	493	181	14	1.22	2.06	7,819	6,067	2,539	19,258	4,959	4,736	3,644	16,988
Bank of Tampa	Tampa	1,041,690	11,482	1,575	519	1,761	1.10	0.53	1,718	-	8,388	-	2,837	-	8,003	-
Central Bank	Tampa	115,285	1,958	-	1	1	1.70	0.04	-	-	-	60	-	-	-	60
Century Bank of Florida	Tampa	47,415	603	-	22	70	1.27	1.64	-	-	605	681	8	-	847	743
First Citrus Bank	Tampa	286,742	2,601	480	57	248	0.91	1.05	924	-	3,392	376	466	-	3,779	537
First Home Bank	Seminole	184,443	8,128	5,050	113	1,328	4.41	0.22	400	-	579	-	952	-	466	-
First National Bank of Pasco	Dade City	87,398	2,073	-	121	160	2.37	1.28	147	-	1,984	-	447	-	1,272	-
Flagship Community Bank	Clearwater	96,267	963	(208)	376	159	1.00	0.43	153	-	528	-	-	28	528	-
Freedom Bank	Saint Petersburg	197,428	2,293	384	20	44	1.16	0.00	13	-	-	-	13	-	-	-
Hillsboro Bank	Plant City	84,188	898	90	-	-	1.07	0.00	58	-	-	-	-	-	-	-
HomeBanc	Tampa	611,535	3,840	130	15	143	0.63	0.37	326	364	3,325	59	425	2,363	173	68
Pilot Bank	Tampa	227,897	1,438	(142)	154	23	0.63	0.31	107	-	474	477	131	-	486	477
Raymond James Bank, National Association	Saint Petersburg	17,698,705	191,269	15,042	1,879	24,227	1.08	0.20	6,140	-	38,393	4,299	2,101	-	38,970	4,729
Sunshine Bank	Plant City	705,559	3,752	-	489	11	0.53	0.19	1,237	-	1,769	-	3,679	-	1,107	-
TCM Bank, National Association	Tampa	282,370	8,389	9,500	1,980	8,881	2.97	0.03	4,104	2,856	89	-	3,330	2,207	299	-
USAmeriBank	Clearwater	3,810,171	42,049	850	2,974	1,333	1.10	0.60	3,778	-	24,110	4,073	2,715	-	27,656	6,078
Total/Average		26,313,031	291,921	33,244	8,901	38,403	1.11	0.35	26,924	9,287	86,175	29,283	22,063	9,334	87,230	29,680
Tampa Bay - Total/Average		32,351,338	337,447	39,140	11,912	40,676	1.04	0.35	47,602	16,823	112,423	36,318	55,473	20,915	114,652	38,426

FLORIDA ASSET QUALITY - DECEMBER 31, 2017

* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
South Central																
First Bank	Clewiston	246,147	3,512	51	63	23	1.43	0.55	1,618	-	1,742	105	7,521	-	1,761	105
First National Bank of Wauchula	Wauchula	45,080	978	(75)	23	19	2.17	3.04	1,727	175	1,775	420	2,403	35	2,334	488
First State Bank of Arcadia	Arcadia	77,107	2,948	-	54	55	3.82	1.28	79	-	1,922	-	225	-	1,953	-
Heartland National Bank	Sebring	157,702	2,260	(750)	138	82	1.43	0.06	25	-	156	56	956	-	1,222	106
Wauchula State Bank	Wauchula	455,349	6,940	987	530	2,596	1.52	2.17	3,148	199	12,977	1,278	4,105	19	14,374	1,788
South Central - Total/Average		981,385	16,638	213	808	2,775	1.70	1.29	6,597	374	18,572	1,859	15,210	54	21,644	2,487
Southwest																
Cape Coral-Fort Myers, FL (Metro)																
Edison National Bank	Fort Myers	146,771	1,959	-	59	3	1.33	0.00	-	-	-	-	155	-	-	-
FineMark National Bank & Trust	Fort Myers	1,211,085	12,812	2,119	-	454	1.06	0.00	474	-	25	-	1,783	-	26	-
Preferred Community Bank	Fort Myers	80,975	1,009	-	9	-	1.25	0.54	-	-	-	641	-	-	-	641
Sanibel Captiva Community Bank	Sanibel	334,114	3,091	500	5	391	0.93	0.19	-	-	775	-	872	-	427	-
Total/Average		1,772,945	18,871	2,619	73	848	1.06	0.06	474	-	800	641	2,810	-	453	641
Naples-Marco Island, FL (Metro)																
Encore Bank	Naples	310,906	3,500	200	11	46	1.13	0.07	636	988	268	-	409	759	268	-
First Florida Integrity Bank	Naples	968,310	9,355	-	282	101	0.97	0.07	-	-	1,010	-	2,209	-	1,024	-
Total/Average		1,279,216	12,855	200	293	147	1.00	0.07	636	988	1,278	-	2,618	759	1,292	-
Punta Gorda, FL (Metro)																
Charlotte State Bank & Trust	Port Charlotte	191,287	3,468	31	654	1,199	1.81	0.56	1,184	-	234	1,766	272	-	381	1,776
Englewood Bank & Trust	Englewood	167,937	3,355	-	286	99	2.00	0.99	-	-	639	2,144	-	-	639	2,195
Total/Average		359,224	6,823	31	940	1,298	1.90	0.75	1,184	-	873	3,910	272	-	1,020	3,971
Southwest - Total/Average		3,411,385	38,549	2,850	1,306	2,293	1.13	0.16	2,294	988	2,951	4,551	5,700	759	2,765	4,612

FLORIDA ASSET QUALITY - DECEMBER 31, 2017

* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
Southeast																
Key West, FL (Micro)																
First State Bank of the Florida Keys	Key West	593,199	7,583	(617)	1,783	987	1.28	0.11	296	2,298	1,041	-	724	2,729	732	-
Total/Average		593,199	7,583	(617)	1,783	987	1.28	0.11	296	2,298	1,041	-	724	2,729	732	-
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)																
American National Bank	Oakland Park	235,950	2,409	209	-	100	1.02	0.00	-	-	-	-	-	-	-	-
Anchor Commercial Bank	Juno Beach	94,384	814	315	110	484	0.86	2.50	149	-	2,627	678	-	-	2,630	678
Apollo Bank	Miami	452,984	4,358	825	102	15	0.96	0.89	2,606	662	5,572	-	2,868	762	3,662	-
BAC Florida Bank	Coral Gables	1,643,352	16,641	1,570	1,779	5,762	1.01	0.54	9,512	-	8,433	2,805	5,386	-	7,133	4,000
BankUnited, National Association	Miami Lakes	21,416,504	144,795	68,747	4,288	81,193	0.68	0.60	36,368	19,783	171,406	9,880	35,101	19,056	202,914	5,775
Bank of Belle Glade	Belle Glade	32,693	400	-	-	-	1.22	0.01	382	39	-	15	947	218	-	18
BanESCO USA	Coral Gables	825,073	9,687	3,676	15	10,643	1.17	0.19	-	423	2,079	-	3,634	7,418	2,230	2,776
Biscayne Bank	Coconut Grove	755,097	7,586	960	4	-	1.00	0.24	569	-	2,172	-	288	-	2,172	-
City National Bank of Florida	Miami	7,079,277	18,369	12,744	625	6,230	0.26	0.21	21,481	-	21,576	225	11,940	-	19,223	294
Grove Bank & Trust	Miami	243,561	7,619	-	83	18	3.13	0.34	457	-	159	1,967	1,840	-	167	1,967
Continental National Bank	Miami	317,370	3,502	811	45	311	1.10	0.34	763	403	1,556	-	1,074	274	2,198	-
Desjardins Bank, National Association	Hallandale	161,432	2,217	-	3	-	1.37	0.58	162	-	1,225	39	881	-	741	39
Eastern National Bank	Miami	406,448	4,005	600	27	730	0.99	0.46	3,211	-	2,051	-	2,889	-	2,341	-
Brickell Bank	Miami	342,369	3,672	-	84	296	1.07	0.80	8,753	2,287	3,780	-	13,383	153	4,440	-
Executive National Bank	Miami	323,926	4,228	(388)	553	38	1.31	0.30	4,185	-	1,228	-	5,064	-	256	-
Banco Do Brasil Americas	Miami	428,696	4,372	238	3	53	1.02	0.00	2,731	82	-	-	3,023	7	280	-
Executive National Bank	Miami	323,926	4,228	(388)	553	38	1.31	0.30	4,185	-	1,228	-	5,064	-	256	-
First Bank of the Palm Beaches	West Palm Beach	120,275	970	819	13	992	0.81	0.37	-	-	526	-	-	-	539	-
First National Bank of South Miami	South Miami	521,554	6,743	1,670	48	3	1.29	0.16	3,512	2,444	1,123	-	1,918	-	1,389	-
FirstCity Bank of Commerce	Palm Beach Gardens	65,365	721	67	2	13	1.10	1.03	1,835	-	903	-	991	-	811	-
Flagler Bank	West Palm Beach	173,239	1,524	-	267	800	0.88	1.62	-	-	2,311	1,598	-	-	3,001	1,598
Florida Community Bank, National Association	Weston	7,977,784	47,145	9,415	342	509	0.59	0.26	15,940	4,074	12,353	14,906	8,936	1,202	19,836	17,599
Floridian Community Bank, Inc.	Davie	435,628	4,683	895	1,395	732	1.07	0.28	-	-	1,255	239	-	-	1,265	239
Gibraltar Private Bank & Trust Co.	Coral Gables	1,476,367	21,688	-	951	359	1.47	0.70	8,664	-	11,229	-	342	-	9,990	-
Helm Bank USA	Miami	506,514	10,285	430	339	255	2.03	1.22	10,399	199	9,380	124	13,244	525	8,867	415
Home Federal Bank of Hollywood	Hallandale Beach	27,591	116	116	-	-	0.42	0.23	538	-	105	-	881	-	-	-
Intercontinental Bank	West Miami	75,454	533	(92)	170	38	0.71	0.00	546	74	-	-	820	200	-	-
Intercredit Bank, National Association	West Miami	293,832	5,361	651	133	239	1.82	1.31	893	-	4,075	633	2,121	-	6,184	1,001
International Finance Bank	Miami	368,175	4,990	(1,018)	576	31	1.36	0.25	3,295	-	1,173	-	394	125	1,042	-
Legacy Bank of Florida	Boca Raton	310,791	2,498	480	492	1,410	0.80	0.00	-	-	-	-	-	-	1,396	-
Marquis Bank	Coral Gables	463,068	4,199	921	3	350	0.91	0.45	-	-	2,406	-	-	-	2,100	-

FLORIDA ASSET QUALITY - DECEMBER 31, 2017

* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non Accrual		P/D Still Accruing		Non Accrual	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Mercantil Bank, National Association	Coral Gables	6,066,225	72,000	(3,490)	3,162	9,423	1.19	0.32	7,771	867	26,722	319	14,286	566	39,144	-
Natbank, National Association	Hollywood	139,386	862	(36)	37	16	0.62	0.69	41	966	1,247	-	1,684	1,370	1,554	-
Ocean Bank	Miami	3,011,566	41,868	80	6,763	1,499	1.39	0.63	20,621	-	13,618	9,623	20,402	3,147	17,082	9,248
OptimumBank	Plantation	72,211	3,991	-	143	67	5.53	0.00	-	-	-	-	-	-	-	-
Pacific National Bank	Miami	304,491	2,175	799	3	179	0.71	0.36	-	137	1,609	-	-	-	1,609	-
Paradise Bank	Boca Raton	222,877	1,934	(225)	12	-	0.87	0.12	-	-	376	-	100	-	376	-
Plus International Bank	Miami	55,381	825	(145)	10	-	1.49	0.00	-	-	-	-	140	-	-	-
Professional Bank	Coral Gables	469,710	4,535	991	12	-	0.97	0.00	35	-	-	-	-	-	-	-
Sunstate Bank	Miami	146,682	1,344	117	107	47	0.92	0.59	4,237	344	818	574	4,350	-	886	574
Terrabank, N.A.	Miami	261,629	2,848	(5)	123	11	1.09	0.01	-	-	50	-	-	-	76	-
TotalBank	Miami	2,165,087	17,948	(834)	852	653	0.83	0.35	15,017	1,777	10,329	55	16,442	205	12,473	55
TransCapital Bank	Sunrise	147,250	2,084	(500)	104	15	1.42	1.27	502	-	1,856	721	68	490	1,408	1,035
U.S. Century Bank	Doral	765,319	10,200	(540)	2,728	546	1.33	0.17	6,791	-	1,728	-	2,661	-	1,131	-
Total/Average		61,726,493	512,972	100,485	27,061	124,098	0.83	0.44	196,151	34,561	330,284	44,401	183,162	35,718	382,802	47,311
Port St. Lucie, FL (Metro)																
Harbor Community Bank	Fort Pierce	1,350,760	8,513	3,321	770	3,216	0.63	1.48	15,424	3,539	24,914	7,462	18,159	4,295	23,274	8,064
Oculina Bank	Vero Beach	292,304	2,191	320	-	-	0.75	0.18	-	-	-	581	-	-	-	581
Seacoast National Bank	Stuart	3,817,376	27,122	5,648	2,495	4,421	0.71	0.47	10,440	5	19,508	7,640	5,631	-	14,375	7,142
Total/Average		5,460,440	37,826	9,289	3,265	7,637	0.69	0.72	25,864	3,544	44,422	15,683	23,790	4,295	37,649	15,787
Sebastian-Vero Beach, FL (Metro)																
Marine Bank & Trust Company	Vero Beach	193,473	2,396	40	245	-	1.24	0.22	-	-	530	-	-	81	346	-
Total/Average		193,473	2,396	40	245	-	1.24	0.22	-	-	530	-	-	81	346	-
Southeast - Total/Average																
		67,973,605	560,777	109,197	32,354	132,722	0.82	0.46	222,311	40,403	376,277	60,084	207,676	42,823	421,529	63,098